



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	Caixa Geral de Depósitos, SA
<b>LEI Code</b>	TO822O0VT80V06K0FH57
<b>Country Code</b>	PT

## 2022 EU-wide Transparency Exercise

### Key Metrics

Caixa Geral de Depósitos, SA

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	7,469	7,775	7,745	7,770	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,469	7,775	7,745	7,770	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,974	7,781	7,751	7,777	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	7,974	7,781	7,751	7,777	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,602	8,409	8,381	8,405	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,602	8,409	8,381	8,405	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	43,368	42,636	43,341	43,628	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	43,368	42,636	43,341	43,628	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.22%	18.24%	17.87%	17.81%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.22%	18.24%	17.87%	17.81%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.39%	18.25%	17.88%	17.83%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.39%	18.25%	17.88%	17.83%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.83%	19.72%	19.34%	19.27%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.83%	19.72%	19.34%	19.27%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	106,348	106,522	106,564	109,448	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.50%	7.30%	7.27%	7.11%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

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(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,974	7,781	7,751	7,777	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,974	7,781	7,751	7,777	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	106,348	106,522	106,564	109,448	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	106,348	106,522	106,564	109,448	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.50%	7.30%	7.27%	7.11%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.50%	7.30%	7.27%	7.11%	[A.2]/[B.2]	

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Capital

Caixa Geral de Depósitos, SA

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>8,602</b>	<b>8,409</b>	<b>8,381</b>	<b>8,405</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>7,469</b>	<b>7,275</b>	<b>7,245</b>	<b>7,270</b>	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,844	3,844	3,844	3,844	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,500	4,841	4,854	4,756	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 30(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-446	-409	-454	-8	C.01.00 (0180,0050)	Articles 4(50), 26(1) point (e) and 30(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C.01.00 (0200,0050)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 26(1) point (f) and 30(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	62	67	69	76	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-8	-7	-7	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 30(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-146	-178	-179	-192	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(17) and 26(1) point (b) and 37 of CRR, Articles 4(15), 30(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-9	-14	-14	-14	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-149	-188	-188	-504	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 99 to 101 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 26(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 26(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 71 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	-1	-1	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-178	-178	-178	-182	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 481 and 482 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0540,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>505</b>	<b>5</b>	<b>6</b>	<b>7</b>	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	505	5	6	7	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>7,974</b>	<b>7,781</b>	<b>7,751</b>	<b>7,777</b>	C.01.00 (0510,0050)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>627</b>	<b>629</b>	<b>630</b>	<b>628</b>	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	627	629	630	628	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0590,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>43,368</b>	<b>42,836</b>	<b>43,341</b>	<b>43,628</b>	C.02.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.05.01 (0010,0040)	-
	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.22%</b>	<b>18.24%</b>	<b>17.87%</b>	<b>17.81%</b>	GA3 (X1)	-
<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>18.39%</b>	<b>18.25%</b>	<b>17.88%</b>	<b>17.83%</b>	GA3 (X3)	-	
<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>19.83%</b>	<b>19.72%</b>	<b>19.34%</b>	<b>19.27%</b>	GA2 (X5)	-	
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>7,469</b>	<b>7,275</b>	<b>7,245</b>	<b>7,270</b>	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>17.22%</b>	<b>18.24%</b>	<b>17.87%</b>	<b>17.81%</b>	GA3 (X1) (B-A.1)	-
Memo Items	<b>F</b>	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0030)	-
	<b>F</b>	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0030)	-
	<b>F</b>	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0030)	-
	<b>F</b>	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Caixa Geral de Depósitos, SA

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	37,238	36,847	37,205	37,481	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	37,238	36,847	37,205	37,481	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	1,009	776	908	845	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	66	72	76	62	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	3	3	2	2	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,553	1,580	1,792	1,881	C 02.00 (r0520, c0010)
Of which the standardised approach	1,553	1,580	1,792	1,881	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,498	3,357	3,357	3,357	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,498	3,357	3,357	3,357	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	43,368	42,636	43,341	43,628	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

## 2022 EU-wide Transparency Exercise

### P&L

Caixa Geral de Depósitos, SA

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,090	1,467	462	855
Of which debt securities income	186	259	82	177
Of which loans and advances income	732	988	259	530
Interest expenses	341	458	187	262
Of which deposits expenses	144	203	62	134
Of which debt securities issued expenses	39	53	11	23
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	1
Net Fee and commission income	421	572	150	311
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	7	12	1	30
Gains or (-) losses on financial assets and liabilities held for trading, net	81	64	21	79
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	93	105	4	10
Gains or (-) losses from hedge accounting, net	-2	-4	-3	1
Exchange differences (gain or (-) loss), net	-38	-11	8	-5
Net other operating income /(expenses)	148	171	25	51
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,459</b>	<b>1,921</b>	<b>482</b>	<b>1,070</b>
(Administrative expenses)	452	673	252	438
(Cash contributions to resolution funds and deposit guarantee schemes)	30	30	34	37
(Depreciation)	76	109	28	65
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	95	92	-72	-75
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-3	-19	-10	-18
(Other provisions)	98	111	-62	-57
Of which pending legal issues and tax litigation <sup>1)</sup>	0	4	0	0
Of which restructuring <sup>2)</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	184	195	27	-103
(Financial assets at fair value through other comprehensive income)	1	0	0	0
(Financial assets at amortised cost)	183	196	27	-103
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	18	18	-35	-42
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	43	57	11	23
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	12	25	5	9
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>659</b>	<b>886</b>	<b>263</b>	<b>781</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>454</b>	<b>619</b>	<b>165</b>	<b>530</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>454</b>	<b>619</b>	<b>165</b>	<b>530</b>
Of which attributable to owners of the parent	421	570	147	488

<sup>1)</sup> Information available only as of end of the year

<sup>2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

**2022 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

Caixa Geral de Depósitos, SA

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	23,109				23,678				22,994				24,942				IAS 1.54 (f)
Financial assets held for trading	1,493	966	499	27	821	387	433	0	1,111	774	337	0	1,432	1,095	337	0	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,107	112	0	994	1,066	112	0	955	1,058	113	0	946	1,039	111	0	928	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	6,390	6,064	111	215	6,088	5,766	111	211	4,243	3,921	113	210	3,623	3,317	87	219	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	66,113				67,144				69,337				69,826				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	6	0	6	0	6	0	6	0	6	0	6	0	24	0	24	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	5,202				5,109				5,203				5,594				
<b>TOTAL ASSETS</b>	<b>103,419</b>				<b>103,912</b>				<b>103,953</b>				<b>106,479</b>				IAS 1.9(a), IFRS 9.6.5.8

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	6,221	6	0	-1	0	0	5,920	5	0	-1	0	0	4,073	5	0	-1	0	0	3,463	5	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	16,859	35	1	-43	-4	-1	17,413	32	1	-18	-2	-1	19,042	32	1	-25	-2	-1	18,522	162	1	-21	-10	-1	Annex V.Part 1.31, 44(b)
	Loans and advances	45,200	4,232	1,933	-153	-750	-1,315	45,656	4,153	1,974	-155	-755	-1,285	46,401	4,025	1,936	-156	-785	-1,258	47,325	3,941	1,834	-153	-737	-1,174	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Caixa Geral de Depósitos, SA

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	448	391	281	222	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	89,832	90,790	91,268	93,461	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	40	36	6	3	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,025	1,024	991	909	IAS 37.10; IAS 1.54(l)
Tax liabilities	139	133	153	111	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,599	2,283	2,358	2,405	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>94,084</b>	<b>94,657</b>	<b>95,057</b>	<b>97,112</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>9,335</b>	<b>9,255</b>	<b>8,897</b>	<b>9,367</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>103,419</b>	<b>103,912</b>	<b>103,953</b>	<b>106,479</b>	<b>IAS 1.IG6</b>

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Caixa Geral de Depósitos, SA

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		488	427	286	225	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	5,942	5,816	5,844	5,804	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	152	33	19	12	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,586	3,190	3,243	3,747	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,749	2,491	2,647	3,073	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,267	927	748	782	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	473	320	140	194	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,658	1,536	1,294	1,071	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,343	1,306	1,161	951	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,826	13,294	13,801	13,999	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	10,671	10,967	11,272	11,441	ECB/2013/33 Annex 2.Part 2.9.1
	Households	60,625	61,925	62,944	64,704	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	29,231	30,310	27,673	28,669	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		2,900	2,908	1,901	1,932	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,114	1,118	1,122	1,104	Annex V.Part 1.37
Other financial liabilities		1,027	1,194	1,493	1,423	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>90,320</b>	<b>91,217</b>	<b>91,555</b>	<b>93,686</b>	

## 2022 EU-wide Transparency Exercise

### Market Risk

Caixa Geral de Depósitos, SA

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	275	250	0	0	0	0						0	0	0	0								
Of which: General risk	212	207	0	0	0	0						0	0	0	0								
Of which: Specific risk	64	43	0	0	0	0						0	0	0	0								
Equities	29	30	0	0	0	0						0	0	0	0								
Of which: General risk	11	12	0	0	0	0						0	0	0	0								
Of which: Specific risk	17	18	0	0	0	0						0	0	0	0								
Foreign exchange risk	1249	1300	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>1,553</b>	<b>1,580</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	277	302	0	0	0	0						0	0	0	0								
Of which: General risk	238	262	0	0	0	0						0	0	0	0								
Of which: Specific risk	39	41	0	0	0	0						0	0	0	0								
Equities	5	5	0	0	0	0						0	0	0	0								
Of which: General risk	2	2	0	0	0	0						0	0	0	0								
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0								
Foreign exchange risk	1,510	1,574	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>1,792</b>	<b>1,881</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	46,531	46,523	5,123		45,172	45,063	5,084	
	Regional governments or local authorities	1,821	1,821	304		1,746	1,740	309	
	Public sector entities	1,171	1,171	464		1,265	1,271	537	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	183	183	0		261	261	0	
	Institutions	4,371	4,371	1,357		4,837	3,875	1,665	
	Corporates	20,958	12,782	12,215		19,591	12,207	11,678	
	of which: SME	7,223	5,337	4,880		7,227	5,360	4,845	
	Retail	10,884	5,078	3,388		11,040	5,097	3,315	
	Secured by mortgages on immovable property	5,473	2,817	1,610		5,776	2,899	1,638	
	of which: SME	26,111	27,004	9,689		26,399	27,863	9,778	
	Exposures in default	2,127	1,964	673		2,128	1,942	662	
	Exposures associated with particularly high risk	2,344	700	787	1,465	2,417	720	799	1,499
	Covered bonds	1,772	961	1,441		1,853	1,008	1,512	
	Claims on institutions and corporates with a ST credit assessment	44	44	0		44	44	0	
	Other	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	1,510	1,294	1,255		1,467	1,166	1,200		
Equity	806	806	1,219		816	816	1,246		
Other assessments	150	150	0		151	153	0		
Standardised Total <sup>2</sup>	119,224	103,881	38,242	3,351	119,780	104,383	37,612	3,202	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.  
<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
PORTUGAL	Central governments or central banks	29,579	31,233	2,137		30,247	31,678	2,151	
	Regional governments or local authorities	1,276	1,230	246		1,616	1,288	238	
	Public sector entities	789	1,743	437		877	1,784	510	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	884	884	361		987	988	235	
	Corporates	15,456	9,106	8,582		14,972	8,710	8,204	
	of which: SME	5,214	3,303	2,781		5,121	3,168	2,663	
	Retail	8,209	3,131	2,020		8,314	3,110	2,611	
	Secured by mortgages on immovable property	4,185	1,820	1,040		4,413	1,804	1,033	
	of which: SME	23,134	22,564	8,179		23,979	22,479	8,205	
	Exposures in default	1,814	1,660	505		1,803	1,620	539	
	Exposures associated with particularly high risk	1,495	423	496	1,213	1,629	452	547	1,219
	Covered bonds	1,410	833	950		1,497	689	1,033	
	Claims on institutions and corporates with a ST credit assessment	35	34	0		34	34	0	
	Other	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	1,031	869	1,008		990	827	862		
Equity	711	711	1,424		722	721	1,451		
Other assessments	1,122	745	455		994	685	415		
Standardised Total <sup>2</sup>	119,224	103,881	38,242	2,744	119,780	104,383	37,612	3,202	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
MACAO	Central governments or central banks	1,829	1,829	0		1,823	1,823	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	219	219	54		197	197	54	
	Corporates	1,544	929	916		1,587	798	794	
	of which: SME	662	368	345		667	387	363	
	Retail	597	389	212		535	220	161	
	Secured by mortgages on immovable property	44	21	12		21	12	12	
	of which: SME	1,795	1,792	655		1,871	1,869	687	
	Exposures in default	99	99	42		111	111	50	
	Exposures associated with particularly high risk	42	20	24	24	42	17	22	22
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Other	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	9	9	9		9	9	9		
Equity	0	0	0		0	0	0		
Other assessments	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	119,224	103,881	38,242	29	119,780	104,383	37,612	29	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	682	682	1		943	943	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	236	377	16		299	310	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	409	404	138		384	377	122	
	Corporates	656	645	446		678	652	365	
	of which: SME	522	463	364		496	443	349	
	Retail	1,226	1,815	427		1,210	1,813	425	
	Secured by mortgages on immovable property	624	750	428		616	752	430	
	of which: SME	1,642	1,626	377		1,665	1,649	365	
	Exposures in default	60	60	59		61	60	59	
	Exposures associated with particularly high risk	93	55	66	36	97	47	63	45
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Other	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other assessments	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	119,224	103,881	38,242	66	119,780	104,383	37,612	68	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	4,037	4,037	0		4,126	4,126	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	385	385	160		397	375	164	
	Corporates	144	123	116		143	126	121	
	of which: SME	94	85	79		83	80	75	
	Retail	14	11	7		11	11	6	
	Secured by mortgages on immovable property	11	10	5		12	10	5	
	of which: SME	96	96	20		94	94	20	
	Exposures in default	7	7	6		6	6	2	
	Exposures associated with particularly high risk	0	0	0	20	0	0	0	15
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Other	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other assessments	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	119,224	103,881	38,242	28	119,780	104,383	37,612	18	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
MOZAMBIQUE	Central governments or central banks	1,603	1,602	1,799		1,514	1,507	1,656	
	Regional governments or local authorities	18	17	25		18	16	24	
	Public sector entities	86	7	10		89	7	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	100	100	24		211	210	55	
	Corporates	499	346	57		456	383	62	
	of which: SME	364	310	464		288	267	383	
	Retail	421	345	246		495	412	290	
	of which: SME	109	71	40		164	107	61	
	Secured by mortgages on immovable property of which: SME	116	111	42		125	116	44	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	151	74	92	74	147	58	74	57
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	236	217	12		227	201	88		
<b>Standardised Total<sup>2</sup></b>				<b>148</b>				<b>153</b>	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
ANGOLA	Central governments or central banks	647	463	695		698	513	799	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	1	
	Corporates	265	238	313		327	303	437	
	of which: SME	222	199	283		211	200	419	
	Retail	100	85	110		120	81	99	
	Secured by mortgages on immovable property of which: SME	68	41	20		84	50	29	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	43	34	34	13	49	34	34	20
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	20	22	15		31	31	15		
<b>Standardised Total<sup>2</sup></b>				<b>44</b>				<b>35</b>	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
CAPE VERDE	Central governments or central banks	243	472	472		246	463	463	
	Regional governments or local authorities	28	28	28		28	27	27	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	1	1	
	Corporates	91	79	71		96	81	72	
	of which: SME	53	46	41		59	53	49	
	Retail	185	147	95		215	177	116	
	Secured by mortgages on immovable property of which: SME	115	90	51		115	99	57	
	Exposures in default	17	17	17	15	14	14	14	15
	Items associated with particularly high risk	33	17	17		31	15	15	
	Covered bonds	30	26	26		32	27	27	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	5	5	5		6	6	6		
Other exposures	6	7	6		6	6	6		
<b>Standardised Total<sup>2</sup></b>				<b>34</b>				<b>37</b>	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
ITALY	Central governments or central banks	3,450	3,450	0		3,313	3,313	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	54	54	26		79	79	17	
	Corporates	8	8	8		8	8	7	
	of which: SME	1	1	1		1	1	1	
	Retail	1	1	1		1	1	1	
	Secured by mortgages on immovable property of which: SME	1	1	1		1	1	1	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	183	183	0		261	261	0	
	Institutions	75	75	31		64	64	11	
	Corporates	93	64	68		64	64	62	
	of which: SME	4	4	4		4	4	4	
	Retail	10	8	4		11	8	6	
	Secured by mortgages on immovable property of which: SME	6	6	6		6	6	6	
	Exposures in default	62	61	21		65	64	22	
	Items associated with particularly high risk	0	0	0	5	0	0	0	5
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	473	329	33		462	324	33	
Equity	10	10	10		10	10	10		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>149</b>				<b>143</b>	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
IRELAND	Central governments or central banks	974	974	0		1,095	1,095	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	12	1		4	4	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	10	10	4		12	12	4	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	41,833	41,411	2,560		40,160	40,604	2,387	5,387
	Regional governments or local authorities	1,845	1,204	291		1,845	1,267	261	311
	Public sector entities	1,188	2,073	524		1,280	2,089	553	
	Multilateral Development Banks	0	948	0		0	1,062	0	
	International Organisations	426	426	0		546	546	0	
	Institutions	3,832	3,699	1,101		4,039	3,894	1,131	
	Corporates	20,037	12,615	11,953		20,349	12,418	11,738	
	of which: SME	7,582	5,213	4,688		7,794	5,423	4,666	
	Retail	11,239	5,197	3,387		11,306	5,302	3,468	
	of which: SME	5,813	2,881	1,469		5,804	2,851	1,630	
	Secured by mortgages on immovable property	28,843	28,083	9,853		29,015	28,422	9,986	
	of which: SME	2,064	1,882	641		2,059	1,878	641	
	Exposures in default	1,836	1,019	1,529	1,490	1,885	1,084	1,627	1,392
	Items associated with particularly high risk	43	43	0		23	23	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	1,296	0	1,094		1,282	0	1,112		
Collective investments undertakings (CIU)	815	814	1,513		771	770	1,425		
Equity	2,699	2,334	894		2,729	2,389	791		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>4</sup></b>	<b>119,243</b>	<b>103,723</b>	<b>38,112</b>	<b>3,216</b>	<b>123,728</b>	<b>105,769</b>	<b>38,234</b>	<b>3,692</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure.

(4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
PORTUGAL	Central governments or central banks	29,534	31,279	2,359		31,031	32,826	1,992	
	Regional governments or local authorities	1,791	1,204	241		1,892	1,306	261	
	Public sector entities	793	1,680	498		882	1,693	526	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	592	576	325		626	591	358	
	Corporates	15,584	9,037	8,534		15,728	8,837	8,214	
	of which: SME	5,168	3,169	2,671		5,245	3,291	2,770	
	Retail	8,400	3,113	2,014		8,431	3,125	2,046	
	of which: SME	4,454	1,810	1,037		4,475	1,790	1,029	
	Secured by mortgages on immovable property	36,141	35,033	12,304		36,345	35,769	12,523	
	of which: SME	1,764	1,594	527		1,765	1,594	525	
	Exposures in default	1,885	1,019	1,529	1,211	1,946	1,084	1,627	1,100
	Items associated with particularly high risk	1,462	68	1,031		1,539	72	1,158	
	Covered bonds	34	0	0		13	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	931	803	860		910	786	821		
Equity	711	710	1,411		680	679	1,334		
Other exposures	645	645	390		650	650	463		
<b>Standardised Total<sup>4</sup></b>	<b>103,723</b>	<b>103,723</b>	<b>38,112</b>	<b>3,216</b>	<b>123,728</b>	<b>105,769</b>	<b>38,234</b>	<b>3,692</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure.

(4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
MACAO	Central governments or central banks	1,910	1,910	0		2,070	2,070	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	170	170	44		271	271	64	
	Corporates	1,417	892	877		1,539	894	879	
	of which: SME	629	420	420		743	527	491	
	Retail	601	272	209		607	366	195	
	of which: SME	48	24	14		48	23	12	
	Secured by mortgages on immovable property	1,921	1,919	704		2,061	2,057	758	
	of which: SME	118	117	52		119	119	53	
	Exposures in default	62	18	14	23	24	4	0	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>4</sup></b>	<b>307</b>	<b>307</b>	<b>81</b>	<b>33</b>	<b>321</b>	<b>321</b>	<b>81</b>	<b>30</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure.

(4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	950	950	0		947	947	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	306	387	16		309	387	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	398	351	115		412	406	122	
	Corporates	562	528	407		555	525	401	
	of which: SME	487	438	343		477	431	339	
	Retail	1,207	1,019	628		1,212	1,029	628	
	of which: SME	901	750	428		888	743	426	
	Secured by mortgages on immovable property	1,059	1,042	363		1,046	1,032	359	
	of which: SME	58	57	17		56	55	17	
	Exposures in default	109	59	70	42	110	56	69	49
	Items associated with particularly high risk	311	0	412		284	0	381	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	81	81	55		83	83	55		
<b>Standardised Total<sup>4</sup></b>	<b>3,067</b>	<b>3,067</b>	<b>1,011</b>	<b>70</b>	<b>3,121</b>	<b>3,121</b>	<b>1,011</b>	<b>69</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure.

(4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	4,021	4,021	0		3,690	3,690	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	306	306	84		253	253	84	
	Corporates	157	126	122		146	121	116	
	of which: SME	74	74	70		71	70	66	
	Retail	11	9	9		11	9	9	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	13	2	2	2	14
	Items associated with particularly high risk	2	2	3		4	3	5	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>4</sup></b>	<b>4,327</b>	<b>4,327</b>	<b>1,011</b>	<b>17</b>	<b>4,327</b>	<b>4,327</b>	<b>1,011</b>	<b>15</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure.

(4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
MOZAMBIQUE	Central governments or central banks	1,649	1,239	1,853		1,771	1,362	2,039	
	Regional governments or local authorities	17	16	24		18	16	24	
	Public sector entities	89	6	10		86	6	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	234	232	59		309	307	83	
	Corporates	463	309	462		523	333	497	
	of which: SME	299	262	391		379	285	428	
	Retail	234	431	202		267	453	222	
	of which: SME	176	111	62		122	96	54	
	Secured by mortgages on immovable property	120	114	43		117	111	41	
	of which: SME	79	73	28		77	71	27	
	Exposures in default	148	57	70	90	160	64	80	90
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	225	92	92		238	205	104		
<b>Standardised Total<sup>4</sup></b>			<b>370</b>				<b>380</b>		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ANGOLA	Central governments or central banks	914	758	758		1,258	852	852	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		4	4	2	
	Corporates	315	286	279		299	278	272	
	of which: SME	279	247	240		259	236	244	
	Retail	138	91	58		172	119	75	
	Secured by mortgages on immovable property	96	58	33		124	80	46	
	of which: SME	56	29	15		61	31	16	
	Exposures in default	0	0	0	22	0	0	0	26
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	49	45	22		54	50	30		
<b>Standardised Total<sup>4</sup></b>			<b>43</b>				<b>42</b>		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
CAPE VERDE	Central governments or central banks	652	270	270		850	484	484	
	Regional governments or local authorities	27	26	26		26	26	26	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	1	
	Corporates	96	84	75		104	85	79	
	of which: SME	221	186	123		218	191	126	
	Retail	128	62	63		112	54	54	
	Secured by mortgages on immovable property	142	138	49		142	138	49	
	of which: SME	2	2	2		4	4	2	
	Exposures in default	30	15	15	15	32	14	14	18
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	6	6	6		6	6	6		
Other exposures	82	72	42		82	82	62		
<b>Standardised Total<sup>4</sup></b>			<b>39</b>				<b>38</b>		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ITALY	Central governments or central banks	1,528	1,528	0		1,238	1,238	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45	45	9		0	0	0	
	Corporates	69	59	61		71	67	60	
	of which: SME	4	4	4		3	3	3	
	Retail	11	8	6		10	8	6	
	Secured by mortgages on immovable property	4	2	1		4	2	1	
	of which: SME	3	2	1		3	2	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>4</sup></b>			<b>0</b>				<b>0</b>		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	968	0		0	1,063	0	
	International Organisations	426	426	0		546	546	0	
	Institutions	90	90	18		90	90	18	
	Corporates	69	59	61		67	67	60	
	of which: SME	4	4	4		3	3	3	
	Retail	11	8	6		10	8	6	
	Secured by mortgages on immovable property	4	2	1		4	2	1	
	of which: SME	67	66	23		67	66	23	
	Exposures in default	0	0	0	5	0	0	0	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	462	322	326		469	325	328		
Equity	10	10	10		10	10	10		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>4</sup></b>			<b>145</b>				<b>150</b>		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
IRELAND	Central governments or central banks	1,215	1,215	0		1,195	1,195	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	2		3	3	0	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		0	0	0	
	Secured by mortgages on immovable property	15	15	5		15	15	5	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>4</sup></b>			<b>0</b>				<b>0</b>		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

## 2022 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Caixa Geral de Depósitos, SA

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0				0			
<b>IRB Total <sup>2</sup></b>			<b>0</b>				<b>0</b>				

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2022 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Caixa Geral de Depósitos, SA

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets			0				0			0	
<b>IRB Total <sup>2</sup></b>			<b>0</b>				<b>0</b>				

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.











**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Caixa Geral de Depósitos, SA

As of 31/12/2021

		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
		150	150	0	0	19	131	0	0	0	0	0	0	0	0	0	
		641	641	0	0	45	596	0	0	0	0	0	0	0	0	0	
		68	68	0	0	1	68	0	0	0	0	0	0	0	0	0	
		108	108	0	0	4	103	0	0	0	0	0	0	0	0	0	
		300	300	0	0	1	299	0	0	0	0	0	0	0	0	0	
		229	229	0	0	0	229	0	0	0	0	0	0	0	0	0	
		984	984	0	0	0	984	0	0	0	0	0	0	0	21	0	
		<b>2,481</b>	<b>2,481</b>	<b>0</b>	<b>0</b>	<b>71</b>	<b>2,410</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>1,792</b>
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP













2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Caixa Geral de Depósitos, SA

	As of 30/09/2021										As of 31/12/2021										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>		On performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>		Collaterals and financial guarantees received on non-performing exposures			
			Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
<b>Cash balances at central banks and other demand deposits</b>	22,554	0	0	0	0	0	0	0	0	23,080	0	0	0	0	0	0	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	23,228	0	108	108	1	49	56	1	108	23,479	0	109	109	1	22	59	1	0	0		
Central banks	26	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0		
General governments	18,245	0	0	0	0	25	0	0	0	18,539	0	0	0	0	9	0	0	0	0		
Credit institutions	884	0	0	0	0	0	0	0	0	963	0	0	0	0	0	0	0	0	0		
Other financial corporations	181	0	0	0	0	1	0	0	0	176	0	0	0	0	0	0	0	0	0		
Non-financial corporations	3,883	0	109	109	1	23	56	1	109	3,776	0	109	109	1	12	59	1	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	51,610	184	2,063	2,018	1,930	907	1,400	1,315	524	52,656	222	2,137	2,090	1,974	913	1,391	1,288	572	572		
Central banks	1,165	0	0	0	0	0	0	0	0	1,052	0	0	0	0	0	0	0	0	0		
General governments	2,524	18	0	0	0	0	0	0	0	2,520	0	0	0	0	0	0	0	0	0		
Credit institutions	2,572	0	0	0	0	2	0	0	0	2,791	0	0	0	0	2	0	0	0	0		
Other financial corporations	277	2	3	3	3	15	2	2	0	271	3	6	6	6	14	4	4	0	0		
Non-financial corporations	15,507	92	1,387	1,343	1,261	662	949	867	339	15,514	125	1,474	1,431	1,315	669	974	871	379	379		
of which: small and medium-sized enterprises	10,241	74	869	869	841	485	609	593	191	10,117	98	944	942	898	498	649	610	208	208		
of which: Loans collateralised by commercial immovable property	4,087	0	387	384	351	124	224	220	128	4,124	0	351	338	338	128	219	213	128	128		
Households	29,576	71	661	661	664	222	448	441	188	29,898	85	652	649	648	225	413	411	199	199		
of which: Loans collateralised by residential immovable property	27,031	48	341	344	344	177	190	194	152	27,288	62	330	329	329	180	156	155	171	171		
of which: Credit for consumption	1,442	16	54	54	52	23	33	32	15	1,482	13	55	55	53	22	34	33	14	14		
<b>DEBT INSTRUMENTS OTHER THAN MPT</b>	97,392	184	2,171	2,126	1,934	956	1,456	1,316	524	98,615	222	2,246	2,199	1,975	935	1,450	1,288	572	572		
<b>OFF-BALANCE SHEET EXPOSURES</b>	13,993		390	390	354	56	179	161	1	14,416		384	384	350	48	172	158	1	1		

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2022 EU-wide Transparency Exercise

### Forborne exposures

Caixa Geral de Depósitos, SA

	As of 30/09/2021					As of 31/12/2021						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,924</b>	<b>1,201</b>	<b>1,265</b>	<b>895</b>	<b>2,289</b>	<b>239</b>	<b>3,949</b>	<b>1,240</b>	<b>1,231</b>	<b>865</b>	<b>2,360</b>	<b>301</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	515	1	0	0	502	0	506	1	0	0	495	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	5	1	1	0	5	0	9	1	1	0	0	0
Non-financial corporations	1,744	787	878	587	598	159	1,763	827	840	574	673	208
of which: small and medium-sized enterprises	1,089	508	581	390	357	0	1,142	552	577	404	418	0
Households	1,660	414	387	307	1,185	80	1,672	412	390	291	1,191	92
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,924</b>	<b>1,201</b>	<b>1,265</b>	<b>895</b>	<b>2,289</b>	<b>239</b>	<b>3,949</b>	<b>1,240</b>	<b>1,231</b>	<b>865</b>	<b>2,360</b>	<b>301</b>
<b>Loan commitments given</b>	<b>44</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>50</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	107						137					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	4						4					

<sup>1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

## 2022 EU-wide Transparency Exercise

### Forborne exposures

Caixa Geral de Depósitos, SA

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,849	1,150	1,201	834	2,230	246	3,941	1,108	1,158	794	2,284	222
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	499	1	0	0	490	0	628	0	0	0	619	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	9	0	1	0	0	0	9	0	1	0	0	0
Non-financial corporations	1,705	763	800	551	592	170	1,691	728	769	518	526	146
of which: small and medium-sized enterprises	1,027	518	535	384	352		1,002	502	520	372	307	
Households	1,636	386	401	283	1,149	76	1,612	379	388	277	1,138	76
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,849</b>	<b>1,150</b>	<b>1,201</b>	<b>834</b>	<b>2,230</b>		<b>3,941</b>	<b>1,108</b>	<b>1,158</b>	<b>794</b>	<b>2,284</b>	
Loan commitments given	50	3	1	0	0	0	169	7	1	1	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	109						102					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	4						5					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2022 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Caixa Geral de Depósitos, SA

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	375	43	31	375	34	0	385	43	29	385	35	0	413	55	36	413	38	0	429	59	39	429	44	0
B Mining and quarrying	100	8	8	100	0	0	97	11	11	97	0	0	124	13	13	124	11	0	128	5	5	128	4	0
C Manufacturing	2,244	197	182	2,244	212	0	2,333	272	256	2,333	225	0	2,405	280	262	2,405	229	0	2,330	277	259	2,330	225	0
D Electricity, gas, steam and air conditioning supply	395	0	0	395	2	0	382	1	1	382	2	0	349	1	1	349	1	0	336	1	1	336	7	0
E Water supply	231	15	15	231	27	0	217	15	15	216	23	0	199	14	14	199	20	0	200	14	14	200	20	0
F Construction	1,910	244	239	1,910	273	0	2,010	223	218	2,010	258	0	1,816	221	215	1,816	192	0	1,880	209	203	1,880	172	0
G Wholesale and retail trade	2,304	156	146	2,304	180	0	2,342	153	145	2,342	184	0	2,325	141	139	2,325	125	0	2,354	143	133	2,354	166	0
H Transport and storage	1,192	158	158	1,192	182	34	1,319	138	138	1,326	177	34	1,326	138	138	1,332	167	35	1,354	143	143	1,317	181	37
I Accommodation and food service activities	929	49	49	929	142	0	942	85	84	942	165	0	963	86	86	963	179	0	920	76	76	920	154	0
J Information and communication	185	11	11	185	11	0	188	12	12	188	12	0	195	14	14	195	12	0	204	14	14	204	13	0
K Financial and insurance activities	404	33	33	404	31	0	430	26	26	430	26	0	384	25	25	384	25	0	413	23	23	413	25	0
L Real estate activities	2,424	139	138	2,419	111	2	2,420	150	150	2,420	124	0	2,515	180	179	2,515	162	0	2,566	158	157	2,566	157	0
M Professional, scientific and technical activities	540	172	172	540	178	0	534	174	174	534	180	0	777	174	174	777	174	0	607	133	133	607	130	0
N Administrative and support service activities	351	31	31	348	38	0	347	35	35	345	45	0	337	32	32	334	43	0	315	33	33	311	28	0
O Public administration and defence, compulsory social security	7	0	0	7	0	0	8	0	0	8	0	0	8	0	0	8	0	0	0	0	0	0	0	0
P Education	114	29	29	114	33	0	116	29	29	116	25	0	113	33	33	113	22	0	108	28	28	108	19	0
Q Human health services and social work activities	247	8	8	247	14	0	256	8	8	256	15	0	252	9	9	252	15	0	246	9	9	246	14	0
R Arts, entertainment and recreation	221	43	43	221	43	0	131	49	49	131	41	0	104	12	12	104	41	0	106	11	11	106	36	0
S Other services	1,335	48	48	1,335	63	0	1,158	51	51	1,158	61	0	1,081	60	59	1,081	66	0	1,177	59	58	1,177	72	0
Loans and advances	15,502	1,387	1,345	15,487	1,426	36	15,514	1,474	1,431	15,468	1,608	34	15,726	1,488	1,433	15,688	1,592	35	15,675	1,396	1,337	15,624	1,468	37

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

**2022 EU-wide Transparency Exercise**  
**Collateral valuation – loans and advances**  
 Caixa Geral de Depósitos, SA

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days
	Performing	of which past due > 30days <= 90 days				Performing	of which past due > 30days <= 90 days				Performing	of which past due > 30days <= 90 days				Performing	of which past due > 30days <= 90 days			
Gross carrying amount	51,610	49,546	184	2,063	1,030	52,056	49,919	222	2,137	1,107	52,636	50,535	323	2,101	1,106	53,374	51,370	199	2,005	1,043
Of which secured	40,783	39,214	84	1,669	869	41,025	39,385	106	1,670	860	41,277	39,642	97	1,635	865	41,868	40,441	99	1,527	757
Of which secured with immovable property	32,495	31,566	69	929	452	32,771	31,871	86	899	411	32,822	31,966	81	856	443	33,254	32,465	83	789	389
Of which instruments with LTV higher than 60% and lower or equal to 80%	8,400	8,251		149	85	8,760	8,611		149	60	8,967	8,836		131	67	9,019	8,911		108	54
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,067	2,941		126	40	3,115	2,992		123	38	3,134	3,012		122	38	3,057	2,962		95	26
Of which instruments with LTV higher than 100%	688	592		93	39	669	577		91	41	649	589		79	45	571	498		72	24
Accumulated impairment for secured assets	1,648	553	10	1,094	547	1,648	596	12	1,052	491	1,659	640	11	1,018	488	1,551	604	16	947	436
Collateral																				
Of which value capped at the value of exposure	34,190	33,727	58	463	244	34,559	34,064	74	495	269	34,896	34,413	68	483	276	35,302	34,861	66	441	255
Of which immovable property	28,026	27,678	49	348	171	28,371	28,003	62	368	182	28,628	28,275	57	353	186	28,633	28,326	54	307	159
Of which value above the cap	93,519	84,800	154	8,719	4,532	93,371	81,805	179	5,566	5,192	92,277	83,049	152	9,228	5,118	94,358	85,633	156	8,725	4,503
Of which immovable property	39,854	38,453	66	1,401	777	37,558	36,154	74	1,404	785	38,709	37,433	64	1,277	817	40,420	39,025	71	1,394	790
Financial guarantees received	1,716	1,656	1	60	47	1,639	1,562	2	77	68	1,570	1,488	2	82	71	1,536	1,449	1	87	77
Accumulated partial write-off	-196	-4	-3	-191	-1	-193	-5	-3	-188	-1	-189	-5	-3	-184	-1	-189	-5	-3	-184	-1

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.